

In re:  
Lisa N. Sistrunk  
Debtor

Case No. 18-15362-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Oct 25, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:**

Recip ID	Recipient Name and Address
db	+ Lisa N. Sistrunk, 313 E. Cliveden Street, Philadelphia, PA 19119-2321

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
CLAIR M. STEWART	on behalf of Debtor Lisa N. Sistrunk clairstewart@cstewartlaw.com clairstewartecfmail@gmail.com
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust bkgroup@kmllawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust bkgroup@kmllawgroup.com

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MICHELLE L. MCGOWAN

on behalf of Creditor Wilmington Savings Fund Society mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S.Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<p>Lisa N. Sistrunk aka Lisa Rich aka Lisa Rich-Sistrunk <u>Debtor(s)</u></p> <p>U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST <u>Moving Party</u></p> <p>vs.</p> <p>Lisa N. Sistrunk aka Lisa Rich aka Lisa Rich-Sistrunk <u>Debtor(s)</u></p> <p>Kenneth E. West, Esq. <u>Trustee</u></p>	<p>CHAPTER 13</p> <p>NO. 18-15362 AMC</p> <p>11 U.S.C. Section 362</p>
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**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of October 1, 2024, the post-petition arrearage on the mortgage held by Movant on Debtor's residence is **\$3,505.14**. Post-petition funds received after October 1, 2024, will be applied per the terms of this Stipulation as outlined herein. The arrearage is itemized as follows:

Post-Petition Payments:	July 2024 through October 2024 at \$1,111.81 each
Suspense Balance:	(-\$942.10)
<b>Total Post-Petition Arrears:</b>	<b>\$3,505.14</b>

2. The Debtor shall cure said arrearages in the following manner:
  - a). Beginning November 2024 and continuing through April 2025, until the arrearages are cured, Debtor shall pay the present regular monthly mortgage payment of **\$1,095.60** (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$584.19** towards the arrearages on or before the last day of each month at the address below:

Selene Finance LP  
Attn: BK Dept.  
3501 Olympus Boulevard, Suite 500  
Dallas, TX 75063

- b). Maintenance of current monthly mortgage payments to Movant thereafter.

3. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this Stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

5. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

7. The provisions of this Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

8. The parties agree that a facsimile signature shall be considered an original signature.

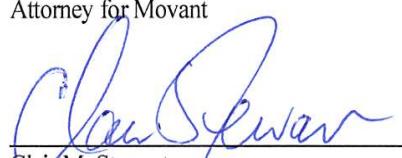
Date: October 1, 2024

/s/ Denise Carlon \_\_\_\_\_

Denise Carlon, Esq.  
Attorney for Movant

Date:

10/18/2024

  
\_\_\_\_\_  
Clair M. Stewart  
Attorney for Debtor

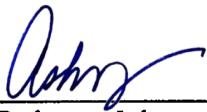
No Objection

Date: October 22, 2024

/s/ LeeAne O. Huggins \_\_\_\_\_

Kenneth E. West, Esq.  
Chapter 13 Trustee

Approved by the Court this 25th day of October, 2024. However, the Court retains discretion regarding entry of any further order.

  
\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan